

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-28018-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl A Powell Sr
717 Watchung Avenue
Plainfield, NJ 07060

Michelle A. Finney-Powell
aka Michelle A Powell
717 Watchung Avenue
Plainfield, NJ 07060

Social Security No.:

xxx-xx-9081

xxx-xx-4688

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 9/23/18 and a confirmation hearing on such Plan has been scheduled for 2/7/19.

The debtor filed a Modified Plan on 1/19/19 and a confirmation hearing on the Modified Plan is scheduled for 2/21/19. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: January 23, 2019

JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carl A Powell, Sr
 Michelle A. Finney-Powell
 Debtors

Case No. 18-28018-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

Page 1 of 3
 Total Noticed: 50

Date Rcvd: Jan 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2019.
 db/jdb

+Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Avenue,
 Plainfield, NJ 07060-2513

cr +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit Financial Services Inc., PO Box 183853,
 Arlington, TX 76096)

cr +U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, RAS Crane, LLC,
 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

517746644 +AmeriCredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145

517746645 +Amex/Bankruptcy, Correspondence, PO Box 981540, El Paso, TX 79998-1540

517746646 +Ashbrook, 1610 Raritan Rd., Scotch Plains, NJ 07076-2996

517746647 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, PO Box 982238,
 El Paso, TX 79998)

517746649 +Bank of America, 100 N. Tyron Street, Charlotte, NC 28255-0001

517746650 +Bank of America Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100

517746651 +Bank of America Home Loans, PO Box 660694, Dallas, TX 75266-0694

517746652 +Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285

517768991 +Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department,
 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191

517873636 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785

517746653 +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801

517746656 +Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285

517746657 +Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298

517746658 +Ernstson McCormack, 191 Blackford Avenue, Piscataway, NJ 08854-2327

517746659 +Genesis Physician Services, PO Box 3208, Indianapolis, IN 46206-3208

517746666 Plainfield M.U.A. Sewerage & Solid Waste, 127 Roosevelt Avenue, Plainfield, NJ 07060-1398

517746667 +Plainfield M.U.A. Sewerage & Solid Waste, PO Box 23310, Newark, NJ 07189-0310

517746668 +Plainfield MUA, PO Box 5110, Plainfield, NJ 07061-5110

517746669 +Plainfield Rescue Squad, Inc., 700 W 7th St, Plainfield, NJ 07060-2011

517746670 +Proponent Fcu, 536 Washington Ave, Nutley, NJ 07110-3600

517746671 Pulmonary Internists, PA, Attn: Savit Collection Agency, PO Box 250,
 East Brunswick, NJ 08816-0250

517746672 +Robert Wood Johnson, 865 Stone Street, Rahway, NJ 07065-2742

517746675 +Santander Bank NA, Attn: Bankruptcy, PO Box 12646, Reading, PA 19612-2646

517746679 +The Bank of New York, Attn: KML Law Group, LLC, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812

517746680 +The Woodlands center, 1400 Woodland Avenue, Plainfield, NJ 07060-3362

517746681 +Union Count Probation, 1143 E. Jersey St., Elizabeth, NJ 07201-2310

517746682 +Union County Child Support, 1143-1145 East Jersey Street, Elizabeth, NJ 07201-2310

517746683 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

517746684 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429,
 Greenville, SC 29606)

517848468 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

517746685 +Yolene Auguste, 234 North 2nd Avenue, Manville, NJ 08835-1308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2019 23:50:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 23 2019 23:50:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517746660 E-mail/Text: cio.bncmail@irs.gov Jan 23 2019 23:49:48 Internal Revenue Service,
 Special Procedures Function, PO Box 724, Springfield, NJ 07081

517746663 +E-mail/Text: abachman@rmbcollect.com Jan 23 2019 23:51:17 JFK Medical Center,
 PO Box 11913, Newark, NJ 07101-4913

517746662 E-mail/Text: abachman@rmbcollect.com Jan 23 2019 23:51:17 JFK Medical Center,
 80 James St., 4th Floor, Edison, NJ 08820-3938

517746665 +E-mail/Text: bnc@nordstrom.com Jan 23 2019 23:49:34 Nordstrom Signature Visa,
 Colorado Service Center, PO Box 6555, Englewood, CO 80155-6555

517865851 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2019 23:56:33
 Portfolio Recovery Associates, LLC, c/o Jetblue Plus Card, POB 41067, Norfolk VA 23541

517865852 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2019 23:55:51
 Portfolio Recovery Associates, LLC, c/o Neiman Marcus, POB 41067, Norfolk VA 23541

517862988 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2019 23:57:18
 Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541

517866804 E-mail/Text: bkdepartment@rtresolutions.com Jan 23 2019 23:50:42
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
 Dallas, Texas 75247-4029

517746673 +E-mail/Text: rwjebn@rwjbh.org Jan 23 2019 23:51:36 Robert Wood Johnson University Hospital,
 One Robert Wood Johnson Place, PO Box 2601, New Brunswick, NJ 08903-2601

District/off: 0312-2

User: admin
Form ID: 186

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Total Noticed: 50

Date Rcvd: Jan 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517746674 E-mail/Text: rwjebn@rwjbh.org Jan 23 2019 23:51:36 Robert Wood Johnson University Medical,
PO Box 21356, New York, NY 10087-1356
517746676 +E-mail/Text: bankruptcy@savit.com Jan 23 2019 23:51:39 Savit Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250
517746677 +E-mail/Text: jennifer.chacon@spservicing.com Jan 23 2019 23:51:45
Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
517746678 +E-mail/PDF: gecsed@recoverycorp.com Jan 23 2019 23:56:24 Synchrony Bank/TJX,
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517879299 E-mail/Text: jennifer.chacon@spservicing.com Jan 23 2019 23:51:45
The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517861813 U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, Fay Servicing, LLC,
3000 Kellway Drive Suite 150 Carrollton,
517771208* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit Financial Services, Inc., Dba GM Financial,
P.O Box 183853, Arlington, TX 76096)
517815471* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit Financial Services, Inc., Dba GM Financial,
P.O Box 183853, Arlington, TX 76096)
517746654* +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517746655* +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517746661* Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081
517746664* +JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
517746648 ##+Bank of America, Attn: Bankruptcy Nc4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012
TOTALS: 1, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 23, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, successor trustee to
JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured
Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Herbert B. Raymond on behalf of Joint Debtor Michelle A. Finney-Powell
bankruptcy123@comcast.net,
jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@co
mcast.net; herbertraymond@gmail.com; carbonell_c@hotmail.com; kdelyon.raymond@gmail.com
Herbert B. Raymond on behalf of Debtor Carl A Powell, Sr bankruptcy123@comcast.net,
jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@co
mcast.net; herbertraymond@gmail.com; carbonell_c@hotmail.com; kdelyon.raymond@gmail.com
Jill Manzo on behalf of Creditor FAY SERVICING, LLC, as servicer for U.S. ROF III LEGAL
TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE
bankruptcy@feinsuch.com
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon, successor trustee to
JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured
Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: 186

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Total Noticed: 50

Date Rcvd: Jan 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Laura M. Egerman on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK
NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8